

ABSTRACT OF THE DISCLOSURE

5 A method for opening an on-line brokerage account includes the steps of
opening an on-line brokerage account for a user based on account information
received from the user, the on-line brokerage account having one or more restrictions,
generating an application based on the account information; requesting that the user
submit required information with the application within a predetermined time to
remove the one or more restrictions from the on-line brokerage account, and
removing said one or more restrictions from the on-line brokerage account when the
10 application including the required information is received within the predetermined
time.